

# EXHIBIT A

ATERSO01  
PO Box 1022  
Wixom MI 48393-1022  
CHANGE SERVICE REQUESTED



Date: 02/14/2017  
Creditor: Comenity Capital Bank  
PayPal Credit Account #: [REDACTED] 6679  
Convergent Account #: [REDACTED] 1303



Darlene Brunett  
[REDACTED]  
[REDACTED]

Reduced Balance Amount: \$ 506.07  
Amount Owed: \$1,012.13  
Total Balance: \$1,012.13

Reduced Balance Opportunity

Dear Darlene Brunett:

This notice is being sent to you by a collection agency. Your PayPal Credit account, has a past due balance of \$1,012.13.

Our client has advised us that they are willing to satisfy your account for 50% of your total balance. The full amount must be received in our office by an agreed upon date. If you are interested in taking advantage of this opportunity, call our office within 60 days of this letter. Even if you are unable to take advantage of this opportunity, please contact our office to see what terms can be worked out on your account. We are not required to make this arrangement to you in the future.

Notice: The Internal Revenue Service may require financial institutions to file Form 1099-C (Cancellation of Debt) to report the discharge of indebtedness of \$600.00 or more.

Sincerely,

Convergent Outsourcing, Inc.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.**

**NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION.**

3 CONVENIENT WAYS TO PAY:

Pay Online: Email our office or pay your bill online with your credit/debit card or checking account at [www.payconvergent.com](http://www.payconvergent.com). Your temporary identification number is: 8 [REDACTED] 3.498

Pay by Phone: Please call Convergent Outsourcing, Inc. at 877-317-1200. We offer check by phone, Western Union, and credit/debit card.

Pay by Mail: Send Payments to Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004